Case 14-45206 Doc 1 Filed 12/19/14 Entered 12/19/14 15:57:37 Desc Main

Page 1 of 47 Document B1 (Official Form 1) (04/13) UNITED STATES BANKRUPTCY COURT Versity Assessment Northern District of Illinois Name of Joint Debtor (Spouse) (Last, First, Middle): Name of Debtor (if individual, enter Last, First, Middle): Fields, Selena All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Fields, Selena L. Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer 1.D. (ITIN)/Complete EIN (if more than one, state all): (if more than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 5518 West Kamerling Chicago, IL ZIP CODE 60651 ZIP CODE County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Cook Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): Same as above ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE **Type of Debtor Nature of Business** Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for 靣 Individual (includes Joint Debtors) Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign 11 U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Recognition of a Foreign Partnership Stockbroker Chapter 13 Other (If debtor is not one of the above entities, check Commodity Broker Nonmain Proceeding this box and state type of entity below.) Clearing Bank Other Chapter 15 Debtors Tax-Exempt Entity **Nature of Debts** (Check box, if applicable.) (Check one box.) Country of debtor's center of main interests: Debts are primarily consumer ☐ Debts are debts, defined in 11 U.S.C. П Debtor is a tax-exempt organization primarily under title 26 of the United States § 101(8) as "incurred by an Each country in which a foreign proceeding by, regarding, or business debts. against debtor is pending: Code (the Internal Revenue Code). individual primarily for a personal, family, or household purpose. Filing Fee (Check one box.) Chapter 11 Debtors Check one box: Full Filing Fee attached.  $\square$ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment Filing Fee waiver requested (applicable to chapter 7 individuals only). Must on 4/01/16 and every three years thereafter). attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. **Estimated Number of Creditors** <del>50</del>-99 100-199 200-999 5,001-10,001-25,001-50,001-1-49 1,000-Over 10,000 25,000 50,000 100,000 100,000 5,000 Estimated Assets  $\square$ \$0 to \$50,001 to \$100,00I to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million million million million million Estimated Liabilities П Z П П П \$10,000,001 \$100,001 to \$100,000,001 \$50,001 to \$50,000,001 \$0 to \$500,001 \$1,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion

million

million

million

million

million

Case 14-45206 Filed 12/19/14 Entered 12/19/14 15:57:37 Doc 1 Desc Main Page 2 of 47 B1 (Official Form 1) (04/13) Document Page 2 Voluntary Petition Name of Debtor(s): Selena Fields (This page must be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Location Date Filed: 07/19/2011 ase Number: 11 B 31017 Northern District of Illinois Where Filed: Case Number: Date Filed Location NONE Where Filed Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.) Name of Debtor: Case Number Date Filed: NONE Relationship: Judge: District: Exhibit B Exhibit A (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) whose debts are primarily consumer debts.) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required .C. § 342(b). Exhibit A is attached and made a part of this petition. Signature of Attorney for (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. Ø No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D, completed and signed by the debtor, is attached and made a part of this petition. If this is a joint petition: Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) Ø Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the

Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing

entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

П

of the petition.

X

Date

attached.

Address

Signature

Date

individual.

chapter of title 11 specified in this petition. A certified copy of the

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

order granting recognition of the foreign main proceeding is attached.

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as

defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or

guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum

fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor

or accepting any fee from the debtor, as required in that section. Official Form 19 is

Social-Security number (If the bankruptcy petition preparer is not an individual,

state the Social-Security number of the officer, principal, responsible person or

partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Signature of bankruptcy petition preparer or officer, principal, responsible person, or

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an

If more than one person prepared this document, attach additional sheets conforming

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or

partner whose Social-Security number is provided above.

to the appropriate official form for each person.

both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Printed Name and title, if any, of Bankruptcy Petition Preparer

I request relief in accordance with the chapter of title 11, United States Code,

Signature of Attorney

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a

certification that the attorney has no knowledge after an inquiry that the information

Signature of Debtor (Corporation/Partuership)

I declare under penalty of perjury that the information provided in this petition is true

and correct, and that I have been authorized to file this petition on behalf of the

The debtor requests the relief in accordance with the chapter of title 11. United States

specified in this petition.

X

Date

Firm Name

Address 773-238-4400 Telephone Number

Date

in the schedules is incorrect.

Code, specified in this petition.

Date

Signature of Authorized Individual

Title of Authorized Individual

Printed Name of Authorized Individual

Signature of Debtor

Signature of Joint Debtor

Telephone Number (if not represented by attorney) 12 - 14 - 2014

Signature of Attorney for Debtor(s)
Martin J. O'Hearn, Atty # 6185904

Printed Name of Attorney for Debtor(s)
Law Offices of Martin J. O'Hearn

10047 South Western Avenue

Chicago, Illinois 60643

B 1D (Official Form 1, Exhibit D) (12/09)

## UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Selena Fields	Case No
Debtor	(if known)

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

B 1D (Official Form 1, Exh. D) (12/09) - Cont.

Page 2

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of:	[Check the
applicable statement.] [Must be accompanied by a motion for determination by	the court.]

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of menta
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:  $\frac{12/10/2014}{12014}$ 

#### UNITED STATES BANKRUPTCY COURT

## NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$46 administrative fee: Total fee \$1046)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

Case 14-45206 Doc 1 Filed 12/19/14 Entered 12/19/14 15:57:37 Desc Main Document Page 8 of 47

B6 Summary (Official Form 6-Summary) (12/14)

## UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re Selena Fields, Debtor(s)	Case No.
	Chapter7

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the total from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the Debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under Chapter 7, 11, or 13.

#### AMOUNTS SCHEDULED

			AIV	TOUNTS SCHEDU	UN 18 SCHEDULED	
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER	
A – Real Property	YES	1	\$7,000.00			
B – Personal Property	YES	3	\$705.00			
C – Property Claimed as Exempt	YES	1				
D – Creditors Holding Secured Claims	YES	1		\$10,000.00		
E – Creditors Holding Unsecured Priority Claims (Total of claims on Schedule E)	YES	3		\$438.00		
F – Creditors Holding Unsecured Nonpriority Claims	YES	3		\$65,678.03		
G – Executory Contracts and Unexpired Leases	YES	1				
H - Codebtors	YES	1				
I – Individual Income of Individual Debtor(s)	YES	2			\$1,335.91	
J – Current Expenditures of Individual Debtors	YES	3			\$1,311.66	
		19	\$7,705.00	\$76,116.03		

Case 14-45206 Doc 1 Filed 12/19/14 Entered 12/19/14 15:57:37 Desc Main Document Page 9 of 47

Form 6-Statistical Summary (12/14)

## UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re <u>Selena Fields</u> , Debtor(s)	ase No	
C	hapter 7	
STATISTICAL SUMMARY OF CERTAIN LIA	BILITIES AND RELAT	TED DATA (28 U.S.C. § 159
If you are an individual debtor whose debts are primaril (11 U.S.C. § 101(8)), filing a case under 7, 11 or 13, you must re		
[ ] Check this box if you are an individual debtor who report any information here.	se debts are NOT primarily co	onsumer debts. You are required to
This information is for statistical purposes only under 28 U.S	S.C. § 159.	
Summarize the following types of liabilities, as reported in th	e Schedules, and total them.	
Type of Liability		Amount
Domestic Support Obligations (from Schedule E)		\$0
Taxes and Certain Other Debts Owed to Governmental Units (fi	rom Schedule E)	\$438.00
Claims for Death or Personal Injury While Debtor Was Intoxica (whether disputed or undisputed)	ated (from Schedule E)	\$0
Student Loans Obligations (from Schedule F)		\$0
Domestic Support, Separation Agreement, and Divorce Decree Reported on Schedule E.	Obligations Not	\$0
Obligations to Pension or Profit-Sharing, and Other Similar Obl	igations (from Schedule F)	\$0
	TOTAL	\$438.00
State the following:	1	
Average Income (from Schedule I, Line 12)	\$1,335.91	
Average Expenses (from Schedule J, Line 22)	\$1,311.66	
Current Monthly Income (from Form 22A-1 Line 11; <b>OR</b> , Form 22B Line 14; <b>OR</b> , Form 22C-1 Line 14)	\$1,305.32	

#### **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF		
ANY" column.		\$3,000.00
2. Total from Schedule E, "AMOUNT ENTITLED TO		
PRIORITY" column.	\$438.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO		
PRIORITY, IF ANY" column.		\$0
4. Total from Schedule F		\$65,678.03
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$68,678.03

Case 14-45206	Doc 1	Filed 12/19/14	Entered 12/19/14 15:57:37	Desc Main
<b>B6A</b> (Offical Form <b>B6A</b> ) (12/07)		Document	Page 10 of 47	

In re Selena	a Fields, Debtor(s)	Case No.	
--------------	---------------------	----------	--

#### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Time Share 3015 North Ocean Boulevard Suite 121 Fort Lauderdale, FL 33308 Fee Simple \$7,000.00 \$10,000.00	DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	Husband, Wife, Joint, or Community	CURRENT VALUE OF DEBTOR'SINTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
	3015 North Ocean Boulevard Suite 121	Fee Simple		\$7,000.00	\$10,000.00

(Report also on Summary of Schedules)

Total> |\$7,000.00

Case 14-45206 Doc 1 Filed 12/19/14 Entered 12/19/14 15:57:37 Desc Main Document Page 11 of 47

B6B (Official Form B6) (12/07)

In re	Selena Fields.	Debtor(s)	Case No.	

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian". Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
	Funds in Debtor's possession		\$5.00
	Funds in Debtor's bank		\$100.00
X			
	Furniture and appliances in Debtor's residence		\$500.00
X			
	Clothing		\$100.00
X			
X			
X			
X			
	X X X	DESCRIPTION AND LOCATION OF PROPERTY  Funds in Debtor's possession  Funds in Debtor's bank  X  Furniture and appliances in Debtor's residence  X  Clothing  X  X	DESCRIPTION AND LOCATION OF PROPERTY  Funds in Debtor's possession  Funds in Debtor's bank  X  Furniture and appliances in Debtor's residence  X  Clothing  X  X

Case 14-45206 Doc 1 Filed 12/19/14 Entered 12/19/14 15:57:37 Desc Main Document Page 12 of 47

**B6B** (Official Form 6B) (12/07) -- Cont.

In re Selena Fields, Debtor Ca

Case No.		

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11U.S.C. § 521 (c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			

Case 14-45206 Doc 1 Filed 12/19/14 Entered 12/19/14 15:57:37 Desc Main Document Page 13 of 47

B6B (Official Form B6) (12/07) Cont.	
In re Selena Fields, Debtor(s)	Case No

### SCHEDULE B -PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
24. Customer lists of other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
	-	o continuation sheets attached	Total	\$705.00

(Include amounts from any continuation sheets attached. Report total also on Summary)

Case 14-45206 Doc 1 Filed 12/19/14 Entered 12/19/14 15:57:37 Desc Main Document Page 14 of 47

B6C (Official Form 6C) (12/07)

In re Selena Fields, Debtor(s) Case No.

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	[ ] Check if debtor claims a homestead exemption that exceeds \$136,875.00
(Check one box)	
[X] 11 U.S.C. § 522(b)(2)	
[ ] 11 II S C 8 522(b)(3)	

DESCRIPTION OF PROPERTY	SPECIFIY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Personal Property Cash on hand Bank account Furniture	735 ILCS 5/12-1001 (b) 735 ILCS 5/12-1001 (b) 735 ILCS 5/12-1001 (b)	\$4,000.00	\$5.00 \$100.00 \$500.00
Wearing Apparel Clothing	735 ILCS 5/12-1001 (a) (e)	100%	\$100.00

Filed 12/19/14 Entered 12/19/14 15:57:37 Desc Main Case 14-45206 Doc 1 Page 15 of 47 Document

B6D (Official Form 6D) (12/07)

In re	Selena Fields,	Debtor(s)	Case No.

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian". Do not disclose the child's name. See 11 U.S.C. §112 and Fed.R.Bankr.P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

#### [ ] Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT. NO. 5003			Time Share				\$10,000.00	\$3,000.00
Tree Tops Real Estate dba Westgate Resorts 7450 Sandlake Commons R	-							
Orlando, FL 32819			VALUE \$7,000.00					
ACCT. NO.								
			VALUE \$					
ACCT. NO.								
			VALUE \$					
_0_ continuation sheets attached	l		(Tot		ubtota iis page		\$10,000.00	\$3,000.00
			(Use only	y on la	Total	e)	\$10,000.00  Report also on Summary	\$3,000.00

of Schedules.)

(Report also on Summary (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

#### Case 14-45206 Doc 1 Filed 12/19/14 Entered 12/19/14 15:57:37 Desc Main Document Page 16 of 47

B6E (Official Form 6E) (12/07)		
In re Selena Fields . Debtor(s)	Case No.	

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian". Do not disclose the child's name. See II U.S.C. § 112 and Fed.R.Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J" or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

[ ] Check this how if debtor	· has no creditors holding uns	ecured priority claims to	report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

#### [ ] Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

#### [ ] Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### [ ] Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### [ ] Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

## Case 14-45206 Doc 1 Filed 12/19/14 Entered 12/19/14 15:57:37 Desc Main Document Page 17 of 47

B6E (Official Form 6E) (12/07) – Cont.
In re <u>Selena Fields</u> , Debtor(s) Case No
[ ] Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
[ ] Deposits by individuals
Claims of individuals up to $2,425$ for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. $507(a)(7)$ .
[X] Taxes and Certain Other Debts Owed to Governmental Units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
[ ] Commitments to Maintain the Capital of an Insured Depository Institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
[ ] Claims for Death or Personal Injury While Debtor was Intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507 (a)(10).
* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
<u>1</u> continuation sheets attached

Case 14-45206 Doc 1 Filed 12/19/14 Entered 12/19/14 15:57:37 Desc Main Document Page 18 of 47

B6E (Official Form 6E) (12/07) - Cont.

In re <u>Selena Fields</u>, Debtor(s) Case No.\_\_\_\_

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Si	ileet)		<u>T</u> y	pe of Priority fo	or Claims Listed	on this Sheet
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	COTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.			Parking Ticket				\$438.00	\$438.00	\$0.00
Chicago Dept of Finance 2550 W. Addison Street Chicago, IL 60618									
ACCOUNT NO.									
ACCOUNT NO.									
ACCOUNT NO.									
ACCOUNT NO.									
Sheet no. 1_of 1_continuation sh to Schedule of Creditors holding F Claims			(Totals		ototal s page)	)	\$438.00	\$438.00	
			Total (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules)		Е.	\$438.00			
			(Use only on last page of the compl applicable, report also on the Statist Certain Liabilities and Related Data	eted Sc tical Su	otals hedule I mmary	E. If of		\$438.00	\$0.00

#### Case 14-45206 Doc 1 Filed 12/19/14 Entered 12/19/14 15:57:37 Desc Main Document Page 19 of 47

B6F (Official Form 6F) (12/07)		
In re Selena Fields . Debtor(s)	Case No.	

#### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian". Do not disclose the child's name. See 11 U.S.C § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J" or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns).

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

#### [ ] Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1001 Capital One Auto Finance Attn: Bankruptcy Dept 3901 Dallas Parkway Plano, TX 75093-7892	-		Repossessed Vehicle 11/2013 2009 Chevrolet Impala Value \$11,050.00				\$7,372.00
ACCOUNT NO. 90004xxxx Great American Finance 205 W. Wacker Drive Chicago, IL 60606-1216							\$961.00
ACCOUNT NO. 1000  Santander Consumer USA Attn: Bankruptcy Dept PO Box 961245 Ft. Worth, TX 76161-0244	_		Repossessed Vehicle 3/2013 2007 Volvo s60 Value \$9,825.00				\$8,478.00
_2_ continuation sheets attached				(Tota	Subto		\$16,811.00
		Total  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)				le F.) n the	\$

Case 14-45206 Doc 1 Filed 12/19/14 Entered 12/19/14 15:57:37 Desc Main Document Page 20 of 47

B6F (Official Form 6F) (12/07) - Cont.

In re <u>Selena Fields</u>, Debtor(s) Case No.

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3000013515287xxxx			Repossessed Vehicle 3/2013				\$13,457.00
Santander Consumer USA Attn: Bankruptcy Dept PO Box 961245 Ft. Worth, TX 76161-0244			2006 Nissan Murano Value \$10,800.00				
ACCOUNT NO.							\$3,000.00
Law Offices of Ernesto Borges Jr. 105 West Madison, #2300 Chicago, IL 60602							
ACCOUNT NO. 1972							\$788.00
IL State Toll Hwy Auth c/o NCO Financial Systems 600 Holiday Plaza Dr, #300 Matteson, IL 60443							
ACCOUNT NO.							\$300.00
Geraci Law LLC 55 East Monroe Street Suite 3400 Chicago, IL 60603							
ACCOUNT NO. 9774							\$99.25
AT & T Uverse Attn.: Bankruptcy Dept PO Box 5014 Carol Strm, IL 60197-5014							
Sheet no1_of_2_continuation sheets attached to Schedule of Creditors Hold Unsecured Nonpriority Claims.	ing	Subtotal (Total of this page)				\$17,644.25	
		Total  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)					\$

Case 14-45206 Doc 1 Filed 12/19/14 Entered 12/19/14 15:57:37 Desc Main Document Page 21 of 47

B6F (Official Form 6F) (12/07) – Cont.

In re <u>Selena Fields</u>, Debtor(s) Case No.

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0047							\$529.78
ComEd – Claims Dept Bankruptcy Group 3 Lincoln Center Oak Brk Terrace, IL 60181							
ACCOUNT NO. 4336							\$8,230.00
Capital One Attn: Bankruptcy Dept PO Box 5253 Carol Stream, IL 60197							
ACCOUNT NO. 7866			Repossessed Vehicle 4/2014				\$22,463.00
Consumer Portfolio Svcs Attn: Bankruptcy Dept PO Box 57071 Irvine, CA 92619-7071			2013 Chevrolet Cruze Value \$13,025.00				
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no2_of_2continuation sheet attached to Schedule of Creditors Hold Unsecured Nonpriority Claims.		5 5 5		(Tota	Subto		\$31,222.78
	Total  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)					\$65,678.03	

B6G (Officia	l Form 6	G) (12/07)
--------------	----------	------------

In re	Selena Fields	Debtor(s)	Case No.	
	Deteria I teras	, <b>2</b> CO CO I (B)	Cuberion	

[ ] Check this box if debtor has no executory contracts or unexpired leases.

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian". Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bank. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
George Vlasis Realty 5323 West 95 <sup>th</sup> Street Oak Lawn, IL 60453	\$400.00 monthly residential lease

Case 14-45206 Doc 1 Filed 12/19/14 Entered 12/19/14 15:57:37 Desc Main Document Page 23 of 47

B6H (Official Form 6H) (12/07)		
In re Selena Fields, Debtor(s)	Case No	

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a co-debtor or creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian". Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. Bankr. P. 1007(m).

[X] Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Case 14-45206 Doc 1 Filed 12/19/14 Entered 12/19/14 15:57:37 Desc Main Document Page 24 of 47

**B6I (Official Form 6I) (12/13)** 

Debtor 1	Selena Fields	Check if this is:	
Debtor 2 United States Case No.	Bankruptcy Court for the Northern District of Illinois		An amended filing A supplement showing post-petition Chapter 13
Cust 1101	(if known)		income as of the following date:
			mm/dd/yyyy

#### **SCHEDULE I - YOUR INCOME**

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

PART 1: Describe Employment  1. Fill in employment information.	Debtor 1	Debtor 2 or non-filing spouse
If you have more than one job, attach separate page with information about additional employers.	Employment X Employed Status Not employed	Employed  Not employed
Include part-time, seasonal, or self-employed work.		
Occupation: Occupation may include student or homemaker, if it applies.	Bus Attendant	
Employer's Name:	Chicago Public Schools	
Employer's Address:	125 South Clark	
	Chicago, IL 60608	
How long employed there?	Ten years	

#### **PART 2: Give Details About Monthly Income**

**Estimate monthly income as of the date you file this form.** If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attaché a separate sheet to this form.

		For Debtor 1	For Debtor 2 or
2. List mont	hly gross wages, salary and commissions (before all payroll	ror Deptor 1	non-filing spouse
	Finot paid monthly, calculate what the monthly wage would be.	\$1,600.54	<b>\$0</b>
3. Estimate	and list monthly overtime pay.	<b>\$0</b>	<b>\$0</b>
4. Calculate	<b>gross income.</b> Add lines 2 and 3.	\$1,600.54	\$0
5. List all pa	yroll deductions:		
5a.	Tax, Medicare, and Social Security Deductions	\$192.06	<b>\$0</b>
5b.	Mandatory contributions for retirement plans	\$32.01	<b>\$0</b>
5c.	Voluntary contributions for retirement plans	<b>\$0</b>	<b>\$0</b>
5d.	Required repayments of retirement fund loans	<b>\$0</b>	<b>\$0</b>
5e.	Insurance	<b>\$0</b>	<b>\$0</b>
5f.	Domestic support obligations	<b>\$0</b>	<b>\$0</b>
5g.	Union dues	\$40.56	<b>\$0</b>
5h.	Other deductions.		
	Specify:	<b>\$0</b>	<b>\$0</b>
6. Add the p	ayroll deductions. Add lines 5a to 5h.	\$264.63	\$0
7. Calculate	total monthly take-home pay. Subtract line 6 from line 4.	\$1,335.91	\$0

Form B 6I Schedule I - Your Income page 1

Debtor 1 Debtor 2 Case 14-45206 Doc 1 Filed 12/19/14 Entered 12/19/14 15:57:37 Desc Main Selena Fields Document Page 25 of 47

Case No.

(if known)

## SCHEDULE I - YOUR INCOME (continued)

		For Debtor 1	For Debtor 2 or non-filing spouse	
8. Lis	t all other income regularly received:			
8a.	Net income from rental property and from operating a			
	Business, profession, or farm			
	Attach a statement for each property and business showing			
	gross receipts, ordinary and necessary business expenses,	ΦΦ.	Φ <b>Δ</b>	
	and the total monthly net income.	<b>\$0</b>	<b>\$0</b>	
8b.	Interest and dividends	<b>\$0</b>	<b>\$0</b>	
8c.	Family support payments that you, a non-filing spouse, or			
	A dependent regularly receive			
	Include alimony, spousal support, child support, maintenance,	φn	φn	
0.1	divorce settlement, and property settlement.	<b>\$0</b>	<b>\$0</b>	
8d.	Unemployment compensation	<b>\$0</b>	<b>\$0</b>	
8e.	Social Security	<b>\$0</b>	<b>\$0</b>	
8f.	Other government assistance that you regularly receive			
	Include cash assistance and the value (if known) of any non-cash			
	assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing			
		<b>\$0</b>	<b>\$0</b>	
8g.	subsidies. Specify:  Pension or retirement income	\$0 \$0	\$0 <b>\$0</b>	
_	Other monthly income. Specify:	<b>\$0</b>	<b>\$0</b>	
	d all other income. Add lines 8a to 8h.	<b>\$0</b>	\$0	
10. Ca	culate monthly income. Add lines 7 and 9.			
	entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	\$1,335.91	\$0	= \$1,335.91
	te all other regular contributions to the expenses that you list in i			
	all contributions from an unmarried partner, members of your housel	nold, your depender	nts, your roommates,	
	r friends or relatives.			
	include any amounts already included in lines 2-10 or amounts that are	re not available to p	ay expenses listed in	4.0
	e J. Specify:			<b>\$0</b>
	d the amount in the last column of line 10 to the amount in line 11			
	vincome. Write the amount of the Summary of Schedules and Statistic	ical Summary of Ce	rtain Liabilities	01 225 01
and Rel	ated Data, if it applies.			\$1,335.91 Combined
				monthly income
13. Do	you expect an increase or decrease within the year after you file t	this form?		•
	X No			
	Yes. Explain:			

Case 14-45206 Doc 1 Filed 12/19/14 Entered 12/19/14 15:57:37 Desc Main Page 26 of 47 Document

B6J (Official Form 6J) (12/13) Debtor 1 Selena Fields Check if this is: Debtor 2 An amended filing United States Bankruptcy Court for the Northern District of Illinois A supplement showing Case No. post-petition Chapter 13 (if known) expenses as of the following date: mm/dd/yyyy A separate filing for Debtor 2 because Debtor 2 maintains a separate household. SCHEDULE J - YOUR EXPENSES Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional page, write your name and case number (if known). Answer every question. **PART 1:** Describe Your Household 1. Is this a joint case? X No. Go to line 2. Yes. Does Debtor 2 live in a separate household? Yes. Debtor 2 must file a separate Schedule J. 2. Do you have dependents? <u>X</u> No Dependent's relationship Dependent's Does Dependent \_\_\_\_\_ Yes. Fill out this information for to Debtor 1 or Debtor 2 Age Do not list Debtor 1 and live with you? each dependent..... Debtor 2. Do not state the dependents' names. 3. Do your expenses include expenses of people other than yourself and your dependents? X No **PART 2: Give Details About Monthly Income** Estimate your expenses as of your bankruptcy filing date, unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on your Schedule I: Your Income (Official Form B 6I.) Your Expenses 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. 4. \$400.00 If not included in line 4: 4a. Real estate taxes \$0 4a. 4b. Property, homeowner's, or renter's insurance 4b. \$0 4c. Home maintenance, repair, and upkeep expenses 4c. **\$0** 4d. Homeowner's association or condominium dues 4d. \$0

5.

6a.

6b.

6c.

6d.

\$0

\$0

\$0

\$200.00

\$210.00

5. Additional mortgage payments for your residence, such as home equity loans

Telephone, cell phone, internet, satellite, and cable services

Electricity, heat, natural gas

Other. Specify:

Water, sewer, garbage collection

6. Utilities:

6a.

6b.

6c.

6d.

Document

Page 27 of 47

Debtor 1 Debtor 2 Selena Fields

Case No.

(if known)

## **SCHEDULE J - YOUR EXPENSES** (continued)

	(continueu)		Your Expenses
7. Food and ho	usekeeping supplies	7.	\$240.00
8. Childcare ar	8.	\$0	
9. Clothing, lau	andry, and dry cleaning	9.	\$45.00
10. Personal ca	are products and services	10.	\$50.00
11. Medical an	d dental expenses	11.	\$50.00
12. Transporta	tion. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$86.66
13. Entertainm	nent, clubs, recreation, newspapers, magazines, and books.	13.	\$30.00
14. Charitable	contributions and religious donations	14.	\$0
15. Insurance.			
	ide insurance deducted from your pay or included in lines 4 or 20.	150	¢o
15a.	Life Insurance	15a.	\$0 \$0
15b. 15c.	Health Insurance Vehicle Insurance	15b. 15c.	\$0 \$0
15c. 15d.	Other Insurance. Specify:	15d.	\$0 \$0
	not include taxes deducted from your pay or included in 4 or 20.	16.	\$0
17. Installment	or lease payments:		
17a.	Car payments for Vehicle 1	17a.	<b>\$0</b>
17b.	Car payments for Vehicle 2	17b.	<b>\$0</b>
17c.	Other. Specify:	17c.	<b>\$0</b>
17d.	Other. Specify:	17d.	<b>\$0</b>
	ents of alimony, maintenance, and support that you did not report as deducted pay on Line 5, <i>Schedule I: Your Income</i> (Official Form B 6I).	18.	<b>\$0</b>
nom your j	pay on Line 3, schedule 1. Tour Income (Official Porm B 01).	10.	Ψ
19. Other payn	nents you make to support others who do not live with you.		
Specify:		19.	<b>\$0</b>
	property expenses not included in lines 4 or 5 of this form or on <i>Your Income</i> .		
20a.	Mortgages on other property	20a.	<b>\$0</b>
20b.	Real estate taxes	20b.	<b>\$0</b>
20c.	Property, homeowner's, or renter's insurance	20c.	<b>\$0</b>
20d.	Maintenance, repair, and upkeep expenses	20d.	<b>\$0</b>
20e.	Homeowner's association or condominium dues	20e.	<b>\$0</b>
21. Other. Spe	cify:	21.	<b>\$0</b>
_	hly expenses. Add lines 4 to 21. The result is your monthly expenses.	22.	\$1,311.66
	· -		

Debtor 1	Case 14-45206 Brian Fields	Doc 1	Filed 12/19/14  Document	Entered 12/19/14 15:57:37 Page 28 of 47	Desc Main
Debtor 2	Selena Fields		Case	e No.	
			<u>_</u>	(if known)	

# SCHEDULE J - YOUR EXPENSES (continued)

	your monthly net income.	22	φ1 22 <b>5</b> 01
23a.	Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$1,335.91
23b.	Copy our monthly expenses from line 22 above	23b.	\$1,311.66
23c.	Subtract your monthly expenses from your monthly income.		
	The result is your <i>monthly net income</i> .	23c.	\$24.25
<b>file this fo</b> For examp	e, do you expect to finish paying for your car loan within the year or do you e		gage payment to i
<b>file this fo</b> For examp	rm?		gage payment to i
file this for For examp decrease be	rm? e, do you expect to finish paying for your car loan within the year or do you e.	Yes	gage payment to i
file this for For examp decrease be	rm?  e, do you expect to finish paying for your car loan within the year or do you excause of a modification to the terms of your mortgage?  X  No	Yes	gage payment to i

B6 (Official Form 6 - Declaration) (12/07)

In re Selena Fields, Debtor(s)

Case No.\_\_\_\_

### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of periury that I have	e read the foregoing summary and schedule	s, consisting of $\frac{\mathcal{I}}{\mathcal{I}}$ sheets, and that they are true and correct to the best
of my knowledge, information, and belief.	o road the foregoing statistically take selectate	s, consisting of shoets, and that they are the and confect to the oest
Date 12-16-201	Signature:	I lucioni
Date 10 14 200	Signature.	DEBTOR
Date	Signature:	JOINT DEBTOR, if any
		JOINT DEBTOR, if any
	[If joint ca	ase, both spouses must sign.]
DECLARATION AND SI	GNATURE OF NON-ATTORNEY BAN	KRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
provided the debtor with a copy of this docum have been promulgated pursuant to 11 U.S.C.	nent and the notices and information require § 110(h) setting a maximum fee for service	ed in 11 U.S.C. § 110; (2) I prepared this document for compensation and have ed under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines es chargeable by bankruptcy petition preparers, I have given the debtor notice of any fee from the debtor, as required by that section.
Printed or Typed Name and Title, if any, of B	lankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110)
partner who signs this document.		ress, and social security number of the officer, principal, responsible person, or
Address		
X Signature of Bankruptcy Petition Preparer		
Signature of Bankruptcy Petition Preparer		Date
Names and Social Security numbers of all oth individual:	ner individuals who prepared or assisted in p	preparing this document, unless the bankruptcy petition preparer is not an
If more than one person prepared this docum	ent, attach additional signed sheets conforn	ning to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to co both. 11 U.S.C. § 110; 18 U.S.C. § 156.		Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or
DECLARATION U	NDER PENALTY OF PERJURY ON BE	CHALF OF A CORPORATION OR PARTNERSHIP
I, the		an authorized agent of the corporation or a member or an authorized agent of
the partnership] of the	les, consisting of	ership] named as debtor in this case, declare under penalty of perjury that I sheets (total shown on summary page plus 1.), and that they are
Date	Signature:	
		[Print or type name of individual signing on behalf of debtor.]
[An individual sig	ning on behalf of a partnership or corporat	ion must indicate position or relationship to debtor.]
Penalty for making a false statement or conc	cealing property: Fine of up to \$500,000 or	imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (4/10)

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In re: Selena Fields , Debtor

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian". Do not disclose the child's name. See, 11 U.S.C. § 112, Fed. R. Bankr. P. 1007(m).

Question 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

[] None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one)
2014 - \$15.892.00 work

2013 - \$15,356.00 work 2012 - \$15,713.00 work

1

#### 2. Income other than from employment or operation of business

[X] None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

[X] None

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less that \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

[X] None

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF TRANSFERS

AMOUNT STILL OWING

[X] None

**c.** *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT AMOUNT PAID AMOUNT STILL OWING

[X] None

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF SUIT** COURT OR AGENCY STATUS OR AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION DISPOSITION

[X] None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DESCRIPTIOIN OF PERSON FOR WHOSE AND VALUE OF DATE OF BENEFIT PROPERTY WAS SEIZED **SEIZURE PROPERTY** 

#### 5. Repossessions, foreclosures and returns

[] None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DECODIDETON

NAME AND ADDRESS OF CREDITOR OR SELLER Consumer Portfolio Svcs Attn: Bankruptcy Dept PO Box 57071 Irvine, CA 92619-7071	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN 4/2014	DESCRIPTION AND VALUE OF PROPERTY 2013 Chevrolet Cruze \$13,025.00
Capital One Auto Finance Attn: Bankruptcy Dept 3901 Dallas Parkway Plano, TX 75093-7892	11/2013	2009 Chevrolet Impala \$11,505.00
Santander Consumer USA PO Box 961245 Ft. Worth, TX 76161-0244	3/2013	2007 Volvo s60 \$9,825.00
Santander Consumer USA PO Box 961245 Ft. Worth, TX 76161-0244	3/2013	2006 Nissan Murano \$10,800.00

DATE OF DEDOCCECCION

#### 6. Assignments and receiverships

[X] None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**TERMS OF** NAME AND ADDRESS DATE OF ASSIGNMENT OF ASSIGNEE ASSIGNMENT OR SETTLEMENT

[X] None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION **DESCRIPTION** NAME AND ADDRESS OF COURT DATE OF AND VALUE OF ORDER OF CUSTODIAN CASE TITLE & NUMBER **PROPERTY** 

#### 7. Gifts

[X] None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS RELATIONSHIP DESCRIPTION OF PERSON TO DEBTOR. DATE AND VALUE IF ANY OR ORGANIZATION OF GIFT OF GIFT

#### 8. Losses

[X] None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case or since the commencement of this case:. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION OF CIRCUMSTANCES AND, IF DESCRIPTION AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART **PROPERTY** 

DATE OF BY INSURANCE, GIVE PARTICULARS LOSS

#### 9. Payments related to debt counseling or bankruptcy

[ ] None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	NAME OF PAYER IF OTHER THAN DEBTOR	DESCRIPTION AND VALUE OF PROPERTY
Law Offices of Martin J. O'Hearn 10047 South Western	3/10/2014 7/15/2014	\$250.00 \$100.00
Chicago, IL 60643	8/24/2014	\$100.00
3 /	10/10/2014	\$150.00
	12/10/2014	\$100.00

DATE OF DAXMENT

#### 10. Other transfers

[X] None

a. List all property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,

RELATIONSHIP TO DEBTOR

DESCRIBE PROPERTY

TRANSFERRED

AND VALUE RECEIVED

[X] None

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

DATE

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

#### 11. Closed financial accounts

[X] None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

[X] None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS NAMES AND ADDRESSES DESCRIPTION DATE OF TRANSFER OF BANK OR OF THOSE WITH ACCESS OF OR SURRENDER, OTHER DEPOSITORY TO BOX OR DEPOSITORY CONTENTS IF ANY

#### 13. Setoffs

[X] None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

#### 14. Property held for another person

[X] None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS

DESCRIPTION AND VALUE

OF OWNER OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

[] None

If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 4341 W. Lexington Unit 1 Chicago, IL 60624 NAME USED Selena Fields DATES OF OCCUPANCY

ena Fields until 4/2013

#### 16. Spouses and Former Spouses

[X] None

If the debtor resides or resided in a community property state, commonwealth, or territory, (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

**NAME** 

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waster, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

[X] None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL

LAW

[X] None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL

LAW

[X] None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

[X] None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR

OTHER TAXPAYER I.D. NO. ADDRESS

NATURE OF

**BEGINNING AND ENDING** 

BUSINESS DATES

[X] None

**NAME** 

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed in a trade, profession or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

[X] None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

[X] None

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

**ADDRESS** 

DATES SERVICES RENDERED

[X] None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

**ADDRESS** 

NAME

[X] None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

#### 20. Inventories

[X] None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

[X] None

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

#### 21. Current Partners, Officers, Directors and Shareholders

[X] None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

[X] None

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

#### 22. Former partners, officers, directors and shareholders

[X] None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

**NAME** 

**ADDRESS** 

DATE OF WITHDRAWAL

[X] None

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation

[X] None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group

[X] None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds

[X] None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\* \* \* \* \* \*

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that	I have read the answers contained in the foregoing statement	of financial affairs and any attachments thereto and that they are true and correct.
Date 12/16/201	Signature Debtor	2
Dete	2000	
Date	SignatureJoint Debtor (if an	у)
[If completed by an individual or indivi	dual and spouse]	
I declare under penalty of perjury that I ha knowledge, information and belief.	rve read the answers contained in the foregoing statement of financia	al affairs and any attachments thereto and that they are true and correct to the best of my
Date	Signature	
	Signature	
	Print Name and Title	
[An individual signing on behalf of a partn	ership or corporation must indicate position or relationship to debtor	3
	continuation she	ets attached
Penalty for making a false statement: F	ine of up to \$500,000 or imprisonment for up to 5 years, or both. 18	BU.S.C. §§ 152 and 3571
DECLARATION A	AND SIGNATURE OF NON-ATTORNEY BANKI	RUPTCY PETITION PREPARER (See 11 U.S.C. §110)
and have provided the debtor with rules or guidelines have been pron	a copy of this document and the notices and informat nulgated pursuant to 11 U.S.C. § 110(h) setting a maximum.	ed in 11 U.S.C. § 110: (2) 1 prepared this document for compensation ion required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if imum fee for services chargeable by bankruptcy petition preparers, 1 r filing for a debtor or accepting any fee from the debtor, as required by
Printed or Typed name and Title,	if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110)
If the bankruptcy petition prepare person, or partner who signs this		lress, and social security number of the office, principal, responsible
Address		
Signature of Bankruptcy Petition	Preparer	Date
Names and Social Security numbers	ers of all other individuals who prepared or assisted in	preparing this document unless the bankruptcy petition preparer is not

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

## **United States Bankruptcy Court** Northern District of Illinois

In re <u>Selena Fields</u> , De	ebtor
	Case No
	Chapter
DISCI	LOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR
compensation paid to me v	9(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:
For legal services, I have ag	reed to accept
Prior to the filing of this st	atement I have received\$700.00
Balance Due	\$ <u>0.00</u>
The source of the compensa	tion paid to me was:
[X] Debtor	[ ] Other (specify)
The source of compensation	to be paid to me is:
[X] Debtor	[ ] Other (specify)
[X] I have not agreed to shar firm.	re the above-disclosed compensation with any other person unless they are members and associates of my law
	ne above-disclosed compensation with a other person or persons who are not members or associates of my law eement, together with a list of the names of the people sharing in the compensation, is attached.
In return for the above-disc	osed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
a. Analysis of the debtor' bankruptcy;	s financial situation, and rendering advice to the debtor in determining whether to file a petition in

b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;

c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

1.

2.

3.

4.

5.

#### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR (Continued)

d.	Representation of the	? debtor in adversary	proceedings and o	other contested ba	nkruptcy matters;
----	-----------------------	-----------------------	-------------------	--------------------	-------------------

- e. [Other provisions as needed]
- 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

#### **CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

<u>12/16/2014</u> Date /s/ Martin J. O'Hearn Signature of Attorney

\_\_\_\_\_

The Law Offices of Martin J. O'Hearn\_ 10047 South Western Avenue, Chicago, IL 60643 (773) 238-4400 Atty Reg# 6185904 4/2008

### Law Offices of Martin J. O'Hearn

### CHAPTER 7 – Individual Debtor Contract for Legal Services

Total Attorneys Fees \$700.00 Advance Payment Retainer Filing Fees \$335.00 to be paid prior to filing

I retain the Law Offices of Martin J. O'Hearn to prepare and file a Chapter 7 Bankruptcy Petition and to represent me in this matter. I understand and agree that:

- 1. The attorney fees stated above do not include representation in any: post-petition motion; dischargeability action; judicial lien avoidance; relief from stay action; any adversary proceedings; or any post filing legal services.
- 2. I shall attend a mandatory Meeting of Creditors approximately four weeks after my case is filed. If I have not received notice of the date of my Meeting of Creditors within 14 days after my case has been filed, I shall telephone the Law Offices of Martin J. O'Hearn to obtain the date for my Meeting of Creditors;
- 3. I agree to pay all attorney fees and filing fees as agreed above prior to the filing of my case filing;
- 4. I agree that I will fully disclose all financial information to the Law Offices of Martin J. O'Hearn. I shall provide the Law Offices of Martin J. O'Hearn with a complete list of my creditors. I shall disclose all of my assets and debts to the Law Offices of Martin J. O'Hearn and understand that it is a federal crime to intentionally omit information from my bankruptcy petition;
- 5. If additional creditors need to be added to my petition after the case has been filed, there will be an additional charge to amend my petition. Additionally, attorney fees may be modified if substantial changes or additional facts are discovered with regard to my financial situation;
- 6. This bankruptcy will not eliminate liens on real property and/or secured property. This bankruptcy will not discharge: government insured student loans; tuition and fees owed to not-for-profit schools; support obligations; benefit overpayments; government fines (e.g., parking and traffic tickets); DUI charges; certain income taxes; debts owed due to fraud or intentional injuries; or, debts owed to creditors who successfully object to the discharge of their debt or to the entire discharge.
- 7. Creditors are not required to allow debtor(s) to reaffirm their debts;
- 8. I may discontinue the services of the Law Offices of Martin J. O'Hearn at any time and may then be entitled to a refund of unearned fees. In order to discharge the Law Offices of Martin J. O'Hearn, I must submit a written request to do so. Upon receipt of such request, the Law Offices of Martin J. O'Hearn will take approximately 30 days to perform an accounting and a refund check will then be issued for any unearned fees.

Case 14-45206 Doc 1 Filed 12/19/14 Entered 12/19/14 15:57:37 Desc Main Document Page 45 of 47

- 9. I authorize the Law Offices of Martin J. O'Hearn to hire co-counsel or independent attorneys to work on my case and to divide fees with such attorneys on the basis of work and responsibility; and
- 10. I authorize the Law Offices of Martin J. O'Hearn to order and review my credit report.
- 11. I acknowledge that I have received a list of approved Debtor Education Providers to take my Post Filing Personal Financial Management Course and that it shall be my responsibility to take said course after I file my Chapter 7 Bankruptcy Proceeding.

I acknowledge that I have read and been orally advised of the terms of this agreement and that the undersigned attorney has explained to be the differences between filing a Chapter 7 Bankruptcy and a Chapter 13 Bankruptcy.

Lelona Debtor	M
Debtor	-
12-16-14	

B 8 (Official Form 8) (12/08)

## UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Selena Fields	_, Case No	
	Debtor		Chapter 7

#### **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

**PART A** – Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Creditor's Name: Tree Tops Real Estate dba Westgate Resorts  Property will be (check one):    Retaining the property, I intend to (check at least one):   Redeem the property   Reaffirm the debt   (for example, avoid lien using 11 U.S.C. § 522(f)).    Property is (check one):   Tree Tops Real Estate dba Westgate Resorts   Describe Property Securing Debt:   Tree Tops Real Estate dba Westgate Resorts   Time Share	secured by property of the estate. Attach additional pages if r Property No. 1	
If retaining the property, I intend to (check at least one):  Redeem the property Reaffirm the debt Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)).  Property is (check one): Claimed as exempt Not claimed as exempt  Property No. 2 (if necessary)  Creditor's Name: Tree Tops Real Estate dba Westgate Resorts  Property will be (check one): Surrendered Retained  If retaining the property, I intend to (check at least one): Reaffirm the debt Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)).  Property is (check one):	Creditor's Name:	
Redeem the property Reaffirm the debt Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)).  Property is (check one): Claimed as exempt  Property No. 2 (if necessary)  Creditor's Name: Tree Tops Real Estate dba Westgate Resorts  Property will be (check one): Surrendered Retained  If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)).  Property is (check one):		
Property No. 2 (if necessary)  Creditor's Name: Tree Tops Real Estate dba Westgate Resorts  Property will be (check one):  Surrendered  Retained  If retaining the property, I intend to (check at least one):  Redeem the property Reaffirm the debt Other. Explain using 11 U.S.C. § 522(f)).  Property is (check one):	<ul><li>□ Redeem the property</li><li>□ Reaffirm the debt</li><li>□ Other. Explain</li></ul>	(for example, avoid lien
Creditor's Name:  Tree Tops Real Estate dba Westgate Resorts  Property will be (check one):  Surrendered  Retained  If retaining the property, I intend to (check at least one):  Reaffirm the debt Other. Explain using 11 U.S.C. § 522(f)).  Property is (check one):		Not claimed as exempt
Creditor's Name:  Tree Tops Real Estate dba Westgate Resorts  Property will be (check one):  Surrendered  Retained  If retaining the property, I intend to (check at least one):  Reaffirm the debt Other. Explain using 11 U.S.C. § 522(f)).  Property is (check one):	Property No. 2 (if necessary)	
Property will be (check one):  Surrendered  Retained  If retaining the property, I intend to (check at least one):  Redeem the property Reaffirm the debt Other. Explain	Creditor's Name:	<b>Describe Property Securing Debt</b> :
☐ Surrendered ☐ Retained  If retaining the property, I intend to (check at least one): ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain	Tree Tops Real Estate dba Westgate Resorts	Time Share
☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain	* ·	
	<ul><li>□ Redeem the property</li><li>□ Reaffirm the debt</li><li>□ Other. Explain</li></ul>	(for example, avoid lien
		1 Not alaimed as avament

B 8 (Official Form 8) (12/08)

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for
each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO
Property No. 3 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  YES NO
	hed (if any)  perjury that the above indicates my in  personal property subject to an unexp	
Date: 14/16/2014	Signature of Debtor	

Signature of Joint Debtor